What is claimed is:

1. 1. For use with a payment management program which includes one or more payment protocol
2. plug-ins normally used to control online funds transfers from a financial institution to a seller
3. account following placement of a merchandise order by a buyer with the seller, each of the
4. payment protocol plug-ins being produced by extending a framework characterized by a Payment
5. Instruction data structure describing payment instructions for completing the transaction, a
6. Capture data structure describing the state of a specific transaction by which a seller is
7. compensated, a Refund data structure describing the state of a specific transaction by which
8. compensation is returned to a buyer, a Batch data structure defining a set of Captures and
9. Refunds to be processed as a unit and an Account data structure describing a relationship
10. between a seller and a financial agent responsible for transferring funds into a seller account, a
11. method of enabling a seller to modify the data structures in the framework to represent a different
12. type of transaction, said method comprising the steps of:

13. adding at least one seller-defined field to the Payment Instruction data structure to
14. support a seller's entry of information unique to the specific offline method being modeled; and

15. adding at least one field to the Account data structure to identify the offline method
16. being modeled.

1. 2. A method as defined in claim 1 wherein each seller-defined field added to the Payment
2. Instruction data structure comprising a field of finite length.

1   3. An article of manufacture comprising a computer useable medium having a computer

2   readable program embodied in said medium, wherein the computer readable program defines a

3   payment management program which includes one or more payment protocol plug-ins normally

4   used to control online funds transfers from a financial institution to a seller account following

5   placement of a merchandise order by a buyer with the seller, each of the payment protocol plug-

6   ins extending a framework characterized by a Payment Instruction data structure describing

7   payment instructions for completing the transaction, a Capture data structure describing the state

8   of a specific transaction by which a seller is compensated, a Refund data structure describing the

9   state of a specific transaction by which compensation is returned to a buyer, a Batch data

10   structure defining a set of Captures and Refunds to be processed as a unit and an Account data

11   structure describing a relationship between a seller and a financial agent responsible for

12   transferring funds into a seller account, said computer readable program further including

13   program code adding at least one seller-definable field to the Payment Instruction data structure

14   to support a seller's entry of information unique to a specific method being modeled and program

15   code adding at least one seller-definable field to the Account data structure to identify the

16   method being modeled.

1   4. A payment management system including one or more payment protocol plug-ins normally

2   used to control online funds transfers from a financial institution to a seller account following

3   placement of a merchandise order by a buyer with the seller, each of the payment protocol plug-

4   ins being implemented by extending a framework characterized by a Payment Instruction data

5   structure describing payment instructions for completing the transaction, a Capture data structure

6   describing the state of a specific transaction by which a seller is compensated, a Refund data

7   structure describing the state of a specific transaction by which compensation is returned to a

8   buyer, a Batch data structure defining a set of Captures and Refunds to be processed as a unit and

9   an Account data structure describing a relationship between a seller and a financial agent

10   responsible for transferring funds into a seller account, said system further including:

11   seller-defined storage areas in the Payment Instruction data structure for receiving seller-

12   entered information unique to a specific offline method being modeled, and

13   a seller-defined storage area in the Account data structure identifying the method being

14   modeled.

1   5. A system as set forth in claim 4 wherein each seller-defined storage area comprises a field of

2   finite length.